D&B Credit Intelligence

Dun & Bradstreet's industry-leading data and analytics, integrated into a powerful AI-driven credit management platform

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FINANCE

Automated Credit Management:
Increase Efficiency and Get Paid on Time

D&B® Credit Intelligence is a scalable platform that provides everything from comprehensive credit reports to end-to-end automation. Users can simply access credit reports that feature Dun & Bradstreet's proprietary AI-driven credit scores and ratings, or easily implement automated decisioning and account reviews.

This flexible, global solution helps you return instant decisions on new credit applications, standardize your review processes to ensure credit policy compliance, conduct advanced portfolio and account analysis, and more effectively manage your account portfolio to better identify risk and opportunity.
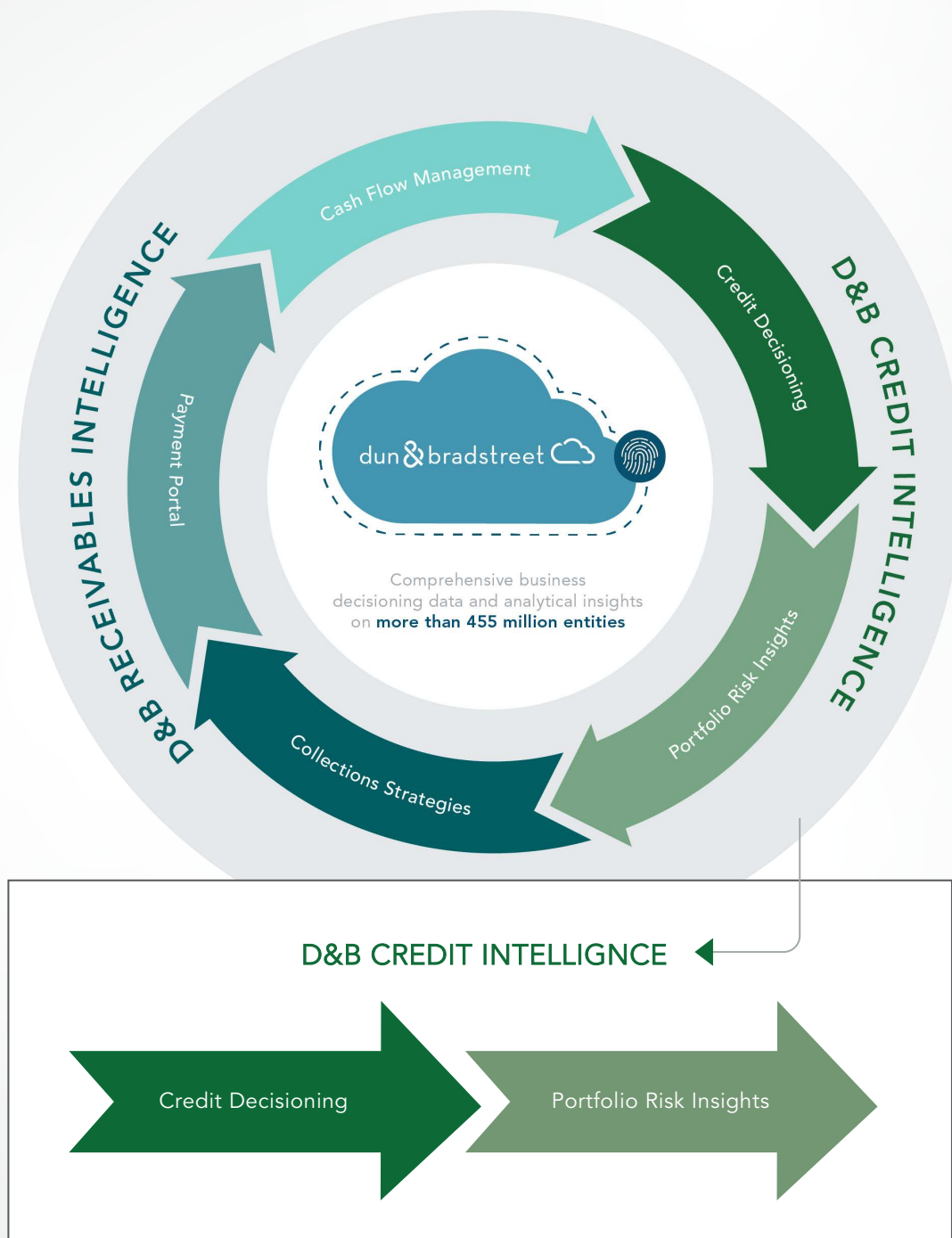
D&B Credit Intelligence delivers Dun & Bradstreet's trusted global data in an easy-to-use platform for credit teams to quickly see the right information and easily manage and monitor their global portfolio. Anchored by the Dun & Bradstreet D-U-N-S® Number, D&B Credit Intelligence provides in-depth insight for comprehensive risk assessments, with global corporate family trees and globally consistent financial statements available on entities in more than 220 markets.

As a trusted industry leader for almost two centuries, Dun & Bradstreet is a market leader in commercial credit decisioning, with many of the top businesses in the world using our risk management solutions. This new credit-to-cash solution unlocks the power of our data and insights throughout your finance ecosystem.

D&B Finance Analytics comprises two platforms – D&B Credit Intelligence and
D&B® Receivables Intelligence – that together provide powerful insights and technology to
help you accelerate success throughout your credit-to-cash processes.

D&B Finance Analytics

Comprehensive business
decisioning data and analytical insights
on **more than 455 million entities**

D&B RECEIVABLES INTELLIGENCE

D&B CREDIT INTELLIGENCE

Cash Flow Management

Credit Decisioning

Portfolio Risk Insights

Collections Strategies

Payment Portal

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D&B CREDIT INTELLIGNCE

Credit Decisioning

Portfolio Risk Insights

Decision Maker

Automate credit decisioning with AI-driven global credit intelligence for comprehensive risk assessments to help quickly onboard customers, set the right terms, collect payment on time, and improve working capital. Base credit recommendations on your credit policies and the latest financial information from Dun & Bradstreet to efficiently and quickly pre-screen and render instant credit decisions.

Decision Maker includes an online credit application that can be easily configured and allows for applicants to upload additional documents such as financial statements. In addition, you can also receive the D&B Credit Check for Salesforce app, which offers real-time point-of-sale credit decisioning for sales teams.

Decision Maker completely transforms your process, resulting in:

- Faster credit decisions

- End-to-end visibility into decisioning

- Improved collaboration with sales
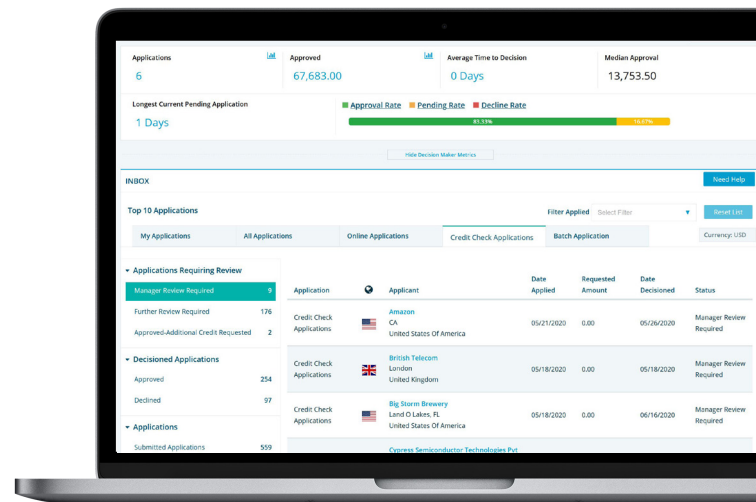
Portfolio Insight

Gain visibility into your portfolio with Portfolio Insight. Its global portfolio management capabilities and enhanced reporting help you understand total potential risk and identify growth opportunities.

Easy-to-read charts and graphics provide a clear view of risk breakdown and trends to help you understand current risk distribution of outstanding dollars and riskiest accounts through such segmentations as industry, location, aging buckets, and credit limit utilisation - even calculating a bad debt reserve.

With its configurable alert capabilities, you can receive notifications when a business's information changes and take action to stay on top of risk.

Portfolio Insight completely transforms your process, resulting in:

- End-to-end visibility into global risk distribution

- Improved portfolio monitoring

- Ability to identify growth opportunities
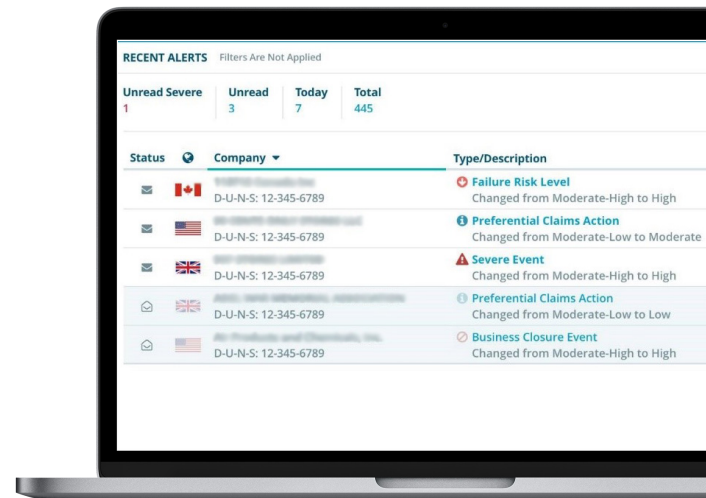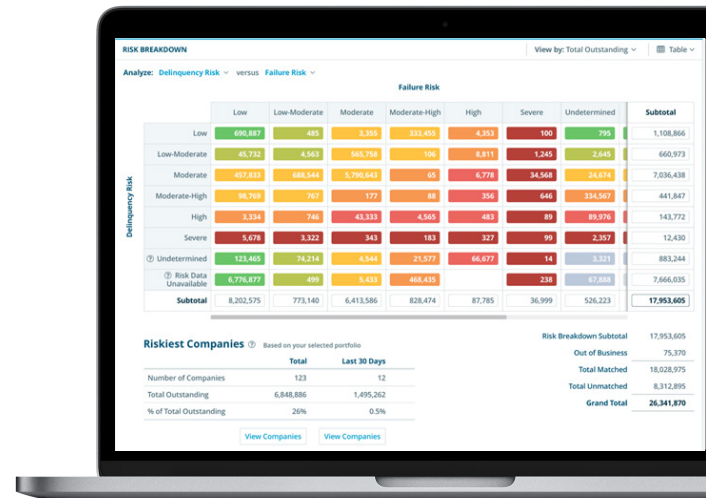
Make Confident Decisions with D&B Credit Intelligence

Make confident credit decisions with Dun & Bradstreet's unrivaled business insights and predictive analytics on more than 455 million companies in the Data Cloud. Company reports in D&B Credit Intelligence also feature timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.

Summary

The Summary of a company's credit report features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation, and Dun & Bradstreet's most popular risk scores and ratings – the D&B® Failure Score, the D&B® Delinquency Score, the D&B PAYDEX®, and the D&B® Rating.

Trade Payments

The Data Cloud has one of the world's largest commercial trade data networks. Reviewing a company's payment patterns with others in the past can help to indicate how quickly a company is likely to pay its bills in the future.

Ownership

Dun & Bradstreet has one of the largest and most complete collection of corporate family tree information. In D&B Credit Intelligence you can view the corporate family tree of more than 120 million linked companies around the world. By understanding your corporate exposure across these hierarchies, you can uncover new revenue opportunities and hidden risks.

Legal Events

Past and present legal activities can impact a company's financial stability and operations. Legal events include bankruptcy or insolvency events and other public filings such as judgments, lawsuits, liens, and PPSA filings.

Financial Information

Dun & Bradstreet provides comprehensive financial information on publicly traded and privately owned entities. Where available, financial data is provided over a period of up to 5 years, which can be critical when determining credit limits and lending terms.

D&B Credit Intelligence Features Dun & Bradstreet's Proprietary Risk Scores and Ratings

D&B PAYDEX® — The D&B PAYDEX provides a unique monetarily weighted numerical indicator of how a firm has paid its bills in the past and is a proprietary measure of historical trade payment performance, based on trade experiences reported to Dun & Bradstreet.

D&B® Failure Score — The D&B Failure Score predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, go into receivership or reorganization, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Data Cloud.

D&B® Delinquency Score — The D&B Delinquency Score predicts the likelihood that a company will pay in a severely delinquent manner (10% or more of their obligations 91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

D&B® Rating — The D&B Rating provides an indication of creditworthiness and consists of two parts. Financial Strength: an indication of firm size based on employee size or financials. Risk Indicator: an overall evaluation of creditworthiness based on information available such as trade payment history, length of operation, employee numbers, and financials.

Overall Business Risk — The Overall Business Risk is a high-level risk evaluation that assesses a company using the best available scores, ratings, and indices. The Overall Business Risk is scored on a five-point scale, from low to high risk, with additional statements describing the business's current and future health.

Maximum Credit Recommendation — The Maximum Credit Recommendation suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices — not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.

RESTRICTED PARTY SCREENING

D&B Credit Intelligence also helps to enhance your regulatory risk assessments with Restricted Party Screening. Screen entities against government sanctions and watchlists, including for politically exposed persons (PEPs), as well as adverse media. Restricted Party Screening helps businesses make decisions on the right entities with the right data, mitigating the right level of financial and regulatory risk in one cost-effective solution.

POWERED BY
BUSINESS CREDIT DATA
YOU CAN TRUST

Trust one of the global leaders in business decisioning data and analytics to help your company grow and thrive. D&B Credit Intelligence connects users to the Dun & Bradstreet Data Cloud, which offers comprehensive decisioning data and analytical insights on more than 455 million business – both small businesses and the companies that make up the majority of the world's GDP.

Dun & Bradstreet has extensive coverage of small, private businesses – nearly 98% of businesses in the Data Cloud are small and mid-sized businesses. Our global trade data network is one of the largest in the world, and our Data Cloud contains the broadest and deepest set of commercial data and analytical insights available, informing intelligent actions that deliver a competitive edge. These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions. That's why companies of all sizes around the world rely on Dun & Bradstreet.

D&B Credit Intelligence

D&B Credit Intelligence is an AI-powered credit management platform that seamlessly integrates Dun & Bradstreet data and analytics for improved business performance. With D&B Credit Intelligence, you can:

- **MAKE CONFIDENT DECISIONS –** Leverage the Data Cloud for informed risk assessments

- **ENHANCE BUSINESS INSIGHT –** Understand total potential risk with end-to-end visibility

- **INCREASE EFFICIENCY –** Automate credit decisioning and account reviews

Visit dnb.com/ca-en/dnb-finance-analytics to get started.

About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

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